



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Bruce Bent et al.

Title: SYSTEMS AND METHODS FOR ADMINISTERING RETURN  
SWEEP ACCOUNTS

Appl. No.: 10/071,053

Filing Date: 02/08/2002

Examiner: Unknown

Art Unit: 3624

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 a listing of the documents cited by or submitted to the U.S. PTO in CIP parent application Serial No. ; 09/176,340; filed 10/21/1998; and CIP 09/677,535, filed 10/02/2000. As provided in 37 CFR §1.98(d), copies of the documents are not being provided since they were previously submitted to the United States Patent & Trademark Office in the above-identified parent application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

**RELEVANCE OF EACH DOCUMENT**

The relevance of the foreign-language documents is explained in the parent application.

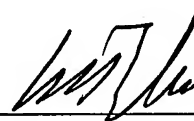
Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

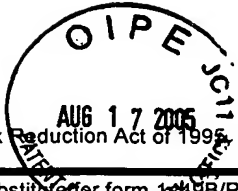
Date: August 17, 2005

By



FOLEY & LARDNER LLP  
Customer Number: 22428  
Telephone: (202) 672-5485  
Facsimile: (202) 672-5399

William T. Ellis  
Attorney for Applicant  
Registration No. 26,874



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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: August 17, 2005

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**Complete if Known**

Application Number	10/071,053
Filing Date	02/08/2002
First Named Inventor	Bruce Bent
Group Art Unit	3624
Examiner Name	Unknown
Attorney Docket Number	049212-0104

Sheet 1 of 3

**U.S. PATENT DOCUMENTS**

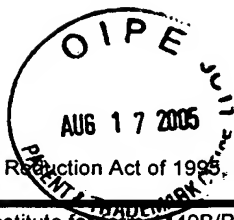
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	B1	2002/0128951		KIRON et al.	09/12/2002	
	B2	2003/0023529		JACOBSEN	01/30/2003	
	B3	2003/0135437		JACOBSEN	07/17/2003	
	B5	4,232,367		YODEN et al.	11/04/1980	
	B6	4,346,442		MUSMANNOT	08/24/2002	
	B7	4,376,978		MUSMANNOT	03/15/1983	
	B8	4,597,046		MUSMANNOT	06/24/1986	
	B9	4,674,044		KAMUSL	06/16/1987	
	B10	4,694,397		GRANTD	09/15/1987	
	B11	4,700,297		HAGELR	10/13/1987	
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	B13	4,774,663		MUSMANNOT.	09/27/1988	
	B14	4,953,085		ATKINS	08/28/1990	
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	B35	5,864,685		HAGAN	01/26/1999	
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	B42	5,941,996		SMITH	08/24/1999	

Examiner  
SignatureDate  
Considered

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<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: August 17, 2005

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Sheet 2 of 3

**Complete if Known**

Application Number	10/071,053
Filing Date	02/08/2002
First Named Inventor	Bruce Bent
Group Art Unit	3624
Examiner Name	Unknown
Attorney Docket Number	049212-0104

**U.S. PATENT DOCUMENTS**

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		Number	Kind Code <sup>2</sup> (if known)			
	B43	5,946,667		TULL. et al.	08/31/1999	
	B44	5,950,175		AUSTIN	09/07/1999	
	B45	5,974,390		ROSS	10/26/1999	
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	B48	6,016,482		MOLINARI	01/18/2000	
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	B50	6,044,371		PERSON	03/28/2000	
	B51	6,047,324		FORD	04/04/2000	
	B52	6,088,685		KIRON et al.	07/01/2000	
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	B59	6,226,623 B1	B1	SCHEIN et al.	05/01/2001	
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	B61	JP	10049590			02/20/1998		
	B62	WO	95/23379			08/31/1995		

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	B63	ABA to Approve System for Sharing Deposit Coverage, American Banker (February 11, 2003).	
	B64	American Banker Online – New Pitch: Deposit Insurance Sharing, pg. 1-4 (January 21, 2003).	

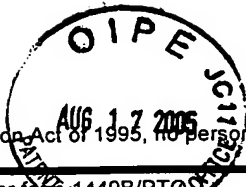
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	of	First Named Inventor	Bruce Bent
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		Examiner Name	Unknown
		Attorney Docket Number	049212-0104

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Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	B65	Blackwell, Rob, "New Pitch: Deposit Insurance Sharing", American Banker Online, Jan. 21, 2003.	
	B66	Britt, Phil; "Struggling with Sweep Accounts," American's Community Banker, Dec. 1997,v.6, n.12, p. 18-23.	
	B67	Certificate of Deposit Registry Service: Keeping deposits in the corn patch; Banknews/March 2003.	
	B68	Heavyweight Funding, Bankers News, Volume II, Issue 5, pg. 1-2 March 4, 2003.	
	B69	News article: "Regulators Support Demand Deposit Bill," Regulatory Compliance Watch,Mar. 9, 1998; p. 1, Vol. 9, No. 10.	
	B70	Promontory Interfinancial Network; <a href="http://www.promnetwork.com/index.html">http://www.promnetwork.com/index.html</a> (2003).	

Examiner Signature		Date Considered	
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